



Sheet 3 of 3

FORM PTO-1449 (REV. 6-89) U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)	Attorney's Docket No. 16319-03878	Application No. 09/487,233
	Applicant Scott D. Cook et al	
	Filing Date January 19, 2000	Group Art Unit 2768

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
HTD	A40	4,341,951	7/27/82	Benton	235	375
HTD	A41	4,321,672	3/23/92 03/1982	Braun et al	364	40
HTD	A42	3,652,795	3/28/72	Won et al	179	3D
HTD	A43	RE 32,985	7/11/89	Nagata et al	364	40

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

HTD	C4	Operating Circular No. 1, Account Relationships, Federal Reserve Bank of New York, January 1998.				
HTD	C5	Operating Circular No. 4, Automated Clearing House Items with Appendix A-D, Federal Reserve Bank of New York, January 1998.				
HTD	C6	Operating Circular No. 5, Electronic Access, Federal Reserve Bank of New York, January 1998.				
HTD	C7	"Internet Banking: Letting Customers Have Their Way", U.S. Banker, pp.S-3 to S-20, November 1997.				
HTD	C8	"Electronic Money: Toward a Virtual Wallet", IEEE Spectrum Special Issue, pp.18-73, February 1997.				
HTD	C9	"eCheck - Enabling Universal Internet Payment", CommerceNet Brochure.				
HTD	C10	"Bank Hit by Crime Online", San Francisco Chronicle, B1, B5, January 28, 2000.				
HTD	C11	Automated Clearing House Core Processing Software Bulletin, dated 12/97, 2 pages, [online], from www.towergroup.com .				
HTD	C12	The Payments Authority Inc., Consumer Product Information, 7 pages, [online], from www.thepaymentsauthority.org .				
HTD	C13	PayPal Privacy Policy, 5 pages, [online], retrieved on 7/26/99 from www.paypal.com/cgi-bin/pageview .				
HTD	C14	Automated Clearing House Payments: Marking Research - Banking Information, 17 pages, [online], retrieved on 1/31/2000 from www.stls.frb.org/banking/ach/achres.html .				
HTD	C15	Quick Cash, Internet Savings Bank, Business Banking, Personal Accounts and Investing with Paritate, 5 pages, [online], retrieved on 9/2/1999 from www.paritate.1v/quickcash.htm .				
HTD	C16	Protect Your Company Against ACH Risk, Corporate Alliance Newsletters, 3 pages, [online], retrieved on 1/31/2000 from www.comercia.com/comercia/ac/pa/1996/winter/story3_c.html .				

EXAMINER HTDass	DATE CONSIDERED 10/29/02
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EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered.
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